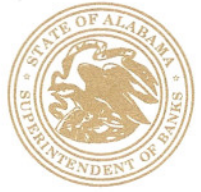




STATE OF ALABAMA
STATE BANKING DEPARTMENT



Bob Riley
Governor

John D. Harrison
Superintendent of Banks

AUTHORIZED STATE BANKING HOLIDAYS FOR YEAR 2006

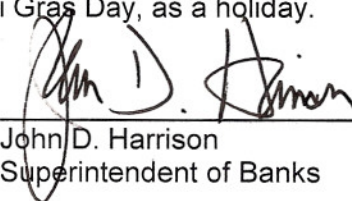
Pursuant to Section 1-3-8, Code of Alabama 1975, banks are authorized to observe the following holidays:

New Year's Day*	Sunday, January 1, 2006
Birthdays of Robert E. Lee & Martin Luther King, Jr.	Monday, January 16, 2006
Birthdays of George Washington & Thomas Jefferson	Monday, February 20, 2006
Confederate Memorial Day	Monday, April 24, 2006
National Memorial Day	Monday, May 29, 2006
Jefferson Davis' Birthday	Monday, June 5, 2006
Independence Day	Tuesday, July 4, 2006
Labor Day	Monday, September 4, 2006
Columbus Day	Monday, October 9, 2006
Veterans Day**	Saturday, November 11, 2006
Thanksgiving Day	Thursday, November 23, 2006
Christmas Day	Monday, December 25, 2006

*Banks may close all day Monday, January 2, 2006, for the New Year's Day Holiday.

**Banks may also close all day Friday, November 10, 2006, to observe Veterans Day.

State banks and branches of state banks located in Baldwin and Mobile Counties may, if they choose, observe Tuesday, February 28, 2006, Mardi Gras Day, as a holiday.


John D. Harrison
Superintendent of Banks